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Atty. Dkt. No. 037607-0257

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Whipple et al.

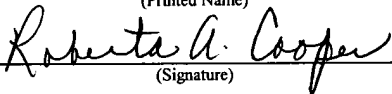
Title: SYSTEM AND METHOD FOR
CREATING FINANCIAL ASSETS

Appl. No.: 10/747,740

Filing Date: 12/29/2003

Examiner: To be determined

Art Unit: 3622

CERTIFICATE OF EXPRESS MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.	
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Roberta A. Cooper	
(Printed Name)	
	
(Signature)	

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

RELATED APPLICATIONS

The Examiner is hereby advised of the following applications which share a substantially common specification with the above-identified application: Application No. 10/331,571 entitled "Cash Flow Aggregation System and Method" (Examiner Alain L. Bashore); Application No. 10/331,576 entitled "Cash Flow System and Method" (Examiner Alain L. Bashore); Application No. 10/331,808 entitled "Servicer Compensation System and Method" (Examiner Alain L. Bashore); Application No. 10/331,848 entitled "User Interface System and Method for Configuring Cash Flow Processing" (Examiner Ella Colbert).

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even

entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit
Account No. 06-1447.

Respectfully submitted,

Date 6-27-05

By D. G. Luetgen

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Substitution for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 27, 2005 (use as many sheets as necessary)		Complete if Known	
Application Number		10/747,740	
Filing Date		12/29/2003	
First Named Inventor		F. Scott Whipple	
Group Art Unit		3622	
Examiner Name		To be determined	
Attorney Docket Number		037607-0257	

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	A1	6,249,775	B1	Freeman et al.	06-19-2001	
	A2	6,112,190		Fletcher et al.	08-29-2000	
	A3	6,102,961		Lee et al.	08-15-2000	
	A4	6,070,151		Frankel, Judah M.	05-30-2000	
	A5	6,012,047		Mazonas et al.	01-04-2000	
	A6	5,774,881		Friend et al.	06-30-1998	
	A7	2002/0087445	A1	Kaniwa et al.	07-04-2002	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	A8		WO 99/46710		Ervolini, Michael	03-10-1999		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A9	HU, JOSEPH, Ph.D., <u>Basics of Mortgage-Backed Securities</u> , Second Edition, © 2001 by Frank J. Fabozzi Associates, New Hope Pennsylvania, 176 pages.	
	A10	Single-Family REMIC Prospectus, Fannie Mae®, Guaranteed REMIC Pass-Through Certificates, May 1, 2002, 57 pages.	
	A11	Single-Family MBS Prospectus; Fannie Mae®, Guaranteed Mortgage Pass-Through Certificates (Single-Family Residential Mortgage Loans), May 1, 2002, 46 pages.	
	A12	HECHT, RONNY; "Servicing difficult loans"; July 1999; Mortgage Banking; Vol 59; Issue 10; starting at page 84; (7 pgs.)	
	A13	AVIDON, ERIC; "How to set prices for subservicing B&C quality mortgages"; Apr 1, 1996; National Mortgage News; Vol 20; Issue 26; starting at page 22; (2 pgs.)	
	A14	GLENN, GWENDOLYN; "Small and midsize firms wrestle with servicing decision"; Feb 22, 1999; Real Estate Finance Today; Vol 16; Issue 7; starting at page 7; (3 pgs.)	
	A15	STAPLES, ED; "Secondary markets explore securitizing service fees"; Apr 29, 1996; Vol 13; Issue 9; starting at page 3; (2 pgs.)	
	A16	GILKESON, JAMES et al; "Buy, sell, or hold? Valuing cash flows from mortgage lending"; Nov 1994; Vol 79; Issue 6; starting at page 1; (8 pgs.)	

001.1800820.1

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.